

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Loung, Esther L.	:	Chapter 13
	:	
Debtors	:	Docket No. 19-15942-elf

**PRAECIPE TO WITH DRAW CLAIM**

The Creditor, Berks County Tax Claim Bureau, hereby withdraws its claim in the amount of \$757.83 for the Debtors' property located at 203 North 2<sup>nd</sup> Street, City of Reading, Pennsylvania, pin number 06530774612389 for unpaid taxes. The claim was filed on March 5, 2020.

Respectfully submitted,

Date: \_\_\_\_\_

7/1/20



\_\_\_\_\_  
Stacy A. Phile, Berks County  
Treasurer/Tax Claim Bureau  
633 Court Street, 2<sup>nd</sup> Floor  
Reading, PA 19601-4302  
Phone: 610-478-6625

**U.S. Bankruptcy Court**  
**Eastern District of Pennsylvania**

Notice of Electronic Claims Filing

The following transaction was received from PHILE, STACY on 3/5/2020 at 12:56 PM EST

File another claim

**Case Name:** Esther L. Loung  
**Case Number:** 19-15942-elf  
**Creditor Name:** Berks County Tax Claim Bureau  
633 Court St 2nd Fl Svc Ctr  
Reading Pa 19601  
**Claim Number:** 6 Claims Register  
**Amount Claimed:** \$757.83  
**Amount Secured:** \$757.83  
**Amount Priority:**

The following document(s) are associated with this transaction:

**Document description:**Main Document

**Original filename:**White.pdf

**Electronic document Stamp:**

[STAMP bkecfStamp\_ID=1008166204 [Date=3/5/2020] [FileNumber=28914848-0]  
][83bbdbed231c8b9e892c905699dd549fd584c1c614fcd9820eaf5776557ec4e953d  
6bcf2f4eee37527df82ceb059149c48f13371b22925de77f0f4671c15ffaf]]

**19-15942-elf Notice will be electronically mailed to:**

LISA CANCANON on behalf of Creditor Bayview Loan Servicing, LLC  
LisaC@w-legal.com

JOHN A. DIGIAMBERARDINO on behalf of Debtor Esther L. Loung  
jad@cdllawoffice.com, dmK@cdllawoffice.com

REBECCA ANN SOLARZ on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company  
bkgroup@kmlawgroup.com

United States Trustee  
USTPRegion03.PH.ECF@usdoj.gov

SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com

**19-15942-elf Notice will not be electronically mailed to:**

JANET M. SPEARS on behalf of Creditor Bayview Loan Servicing, LLC

Aldridge Pite, LLP  
4375 Jutland Drive, Suite 200  
PO Box 17933  
San Diego, CA 92177-0933

B10 (Official Form 10) (04/13)

<b>UNITED STATES BANKRUPTCY COURT</b> Eastern District of Pennsylvania		<b>PROOF OF CLAIM</b>
Name of Debtor:  Esther L. White	Case Number:  19-15942-elf	
NOTE: <i>Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Berks County Tax Claim Bureau		
Name and address where notices should be sent: Berks County Tax Claim Bureau 633 Court St 2nd Fl Svc Ctr Reading Pa 19601  Telephone number: (610) 478-6625    email:		<p style="text-align: center;"><b>COURT USE ONLY</b></p> <p><input type="checkbox"/> Check this box if this claim amends a previously filed claim.</p> <p><b>Court Claim Number:</b> _____ (If known)</p> <p><b>Filed on:</b> _____</p>
Name and address where payment should be sent (if different from above):     Telephone number:                      email:		<p><input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.</p>
<b>1. Amount of Claim as of Date Case Filed:</b> \$ <u>757.83</u>  If all or part of the claim is secured, complete item 4.  If all or part of the claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
<b>2. Basis for Claim:</b> 2019 county, City, and School taxes (See instruction #2)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b>  <div style="text-align: center;">2   3   8   9</div>	<b>3a. Debtor may have scheduled account as:</b>  _____ (See instruction #3a)	<b>3b. Uniform Claim Identifier (optional):</b>  _____ (See instruction #3b)
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <b>4. Secured Claim</b> (See instruction #4)            Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.   <b>Nature of property or right of setoff:</b>    <input checked="" type="checkbox"/> Real Estate    <input type="checkbox"/> Motor Vehicle    <input type="checkbox"/> Other            Describe:   <b>Value of Property:</b> \$ _____   <b>Annual Interest Rate</b> _____ %    <input type="checkbox"/> Fixed    or    <input type="checkbox"/> Variable            (when case was filed)         </div> <div style="width: 50%;"> <b>Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any:</b>   <div style="text-align: right;">\$ <u>757.83</u></div>   <b>Basis for perfection:</b> _____   <b>Amount of Secured Claim:</b>        \$ <u>757.83</u>   <b>Amount Unsecured:</b>                \$ _____         </div> </div>		
<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.</b>		
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).         </div> <div style="width: 30%;"> <input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).         </div> <div style="width: 30%;"> <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).         </div> </div> <div style="text-align: right; margin-top: 5px;"><b>Amount entitled to priority:</b></div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 30%;"> <input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).         </div> <div style="width: 30%;"> <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).         </div> <div style="width: 30%;"> <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)( ).         </div> </div> <div style="text-align: right; margin-top: 5px;">\$ _____</div>		
<small>*Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>		
<b>6. Credits.</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)		

B10 (Official Form 10) (04/13)

2

**7. Documents:** Attached are **redacted** copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

**8. Signature:** (See instruction #8)

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.) (See Bankruptcy Rule 3004.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Stacy A Phile  
Title: Berks County Tax Claim Bureau Director  
Company: Berks County Tax Claim Bureau  
Address and telephone number (if different from notice address above):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Telephone number: \_\_\_\_\_ email: \_\_\_\_\_

Stacy A Phile 2.27/20  
(Signature) (Date)

*Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

# INSTRUCTIONS FOR PROOF OF CLAIM FORM

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.*

## Items to be completed in Proof of Claim form

### **Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

### **Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

### **1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

### **2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

### **3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

### **3a. Debtor May Have Scheduled Account As:**

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

### **3b. Uniform Claim Identifier:**

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

### **4. Secured Claim:**

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

### **5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).**

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

### **6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

### **7. Documents:**

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

### **8. Date and Signature:**

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.



RBA Delinquent System  
Delinquent Inquiry - Balance Summary

[Log out](#)  
[Change Password](#)

Client: Berks County

User:  
txagrim

[Delinquent Inquiry](#) > [Balances](#) > [Balance Summary](#)

Reference	New Year	Delinquent Inquiry	Miscellaneous	Collections	Remittance
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Balance Summary

PIN   
Lien Year  Tax Year   
Docket Year  Docket #

Original Owner Name & Address  
Name   
Mailing Address

Status   
Hybrid Status

Transaction Type	Effective Date	Face	Penalty	Interest	Costs	Total
Original Lien	02/01/2020	661.66	66.17	N/A	N/A	727.83
+ Costs	N/A	N/A	N/A	N/A	30.00	30.00
- 3rd Party Collections	N/A	0.00	0.00	N/A	0.00	0.00
+ Accumulated Interest	02/28/2020	N/A	N/A	0.00	N/A	0.00
+ Refunds	N/A	0.00	0.00	0.00	0.00	0.00
- Reductions	N/A	0.00	0.00	N/A	0.00	0.00
- Receipts	N/A	0.00	0.00	0.00	0.00	0.00
Balance	02/28/2020	661.66	66.17	0.00	30.00	757.83

Levy Description	Original Lien Total	3rd Party Collections	Accumulated Interest	Refunds	Reduction	Receipts	Current Balance
County	199.62	0.00	0.00	0.00	0.00	0.00	199.62
District	461.15	0.00	0.00	0.00	0.00	0.00	461.15
School	67.06	0.00	0.00	0.00	0.00	0.00	67.06
	727.83	0.00	0.00	0.00	0.00	0.00	727.83
Costs		0.00	N/A	0.00	0.00	0.00	30.00
						Total	757.83

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